

LET'S GET WASHINGTON COVERED: Restructuring Health Insurance Task Force  
July 23, 2003 meeting  
9:00 – 4:30pm, Radisson Hotel Seattle Airport, SeaTac, Washington

IN ATTENDANCE: Commissioner Mike Kreidler

Representing Consumers: Adair Dammann, Washington State Council, Service Employees International Union; Tom Jones, Community Choice Healthcare Network; Barbara Flye, Washington Citizen Action Council; Sean Corry, Sprague, Israel, Giles, Inc.

Representing Insurers: Yori Milo, Premera Blue Cross; Margaret Stanley, Regence Blue Shield; Pam MacEwan, Group Health Cooperative

Representing Providers: Rhonda Hauff, Yakima Neighborhood Health Services; Paul Tucker, Highline Community Hospital; Thomas Curry, Washington Medical Association

Representing Purchasers: Laura Boyd, Health Care Purchasers and Association of Washington Business; Pete Cutler, Health Care Authority; Cynthia Voortman, Washington Association of Health Underwriters; Gary Smith, Independent Business Association

OIC: Michael Arnis, Ann Eddy, Valerie Gerst, Sandi Peck, George Xu, Bill Daley

ABSENT: Carolyn Logue, National Federation of Independent Business; Ed Singler, Washington AARP; Lori Bielinski, Complementary and Alternative Medicine

The minutes from the June 25, 2003 meeting were adopted.

Commissioner Kreidler welcomed task force members and introduced Sean Corry who has joined the task force and will be representing Consumers.

#### SUMMARIZED PROBLEM AREAS

Commissioner Kreidler discussed the impact that the uninsured have on our health care system. He wants the task force to focus on what we can do at the state level and feels there needs to be a profound change to the system. The problems need to be identified, first, before solutions are considered. Today, the task force needs to get to the underlying concerns from task force members.

In answer to a question about how the task force comes to consensus, the Commissioner said we need to come out with a solution that has consensus from the entire task force so they are united when the legislature comes into session. Board members expressed concern that some ideas will get lost in a consensus model and they don't want those ideas left out.

The Commissioner wants to build upon ideas and produce an end product that involves every member on the task force. He doesn't want to fall back on the last battles fought; the task force needs to get ahead of that.

## UNDERLYING CONCERNS OF PROBLEM AREAS

The task force members discussed their concerns and their ideas about the problems within health insurance. The discussion was continued after lunch.

OIC will compile data to better understand many of the concerns task force members discussed. Research will be done by OIC staff on the following:

- A description of the uninsured and the cost of the uninsured
- The cost of health insurance administration
- The fragmented market
- Shrinking public funds

## PRESENTATION ON PRELIMINARY INFORMATION FROM ROUNDTABLE DISCUSSIONS

James Whitfield, from the Washington Health Foundation, reported on preliminary information they collected during 44 public meetings in all 39 counties around our state. The public meetings were looking at people's values for adopting and sustaining health policy changes. The meetings took place in a 3-month period.

The Foundation is currently analyzing the data, but James did note some observations. He noted that there are differences between the urban, suburban and rural areas of our state. In rural areas he sees a reluctance for more taxation. The public feels that the state leaders should try and address the health insurance issue. He also noted that participants thought there needs to be a holistic approach to health care and incentives to reward health behaviors, maybe even financial incentives. The need for tort reform was brought up at nearly every roundtable.

The Health Foundation will be holding a leadership summit on October 27 & 28 to announce the results of those roundtable meetings at the Seahawks Stadium in Seattle.

## IDENTIFY ACTION ITEMS AND OUTLINE WORK PLANS

A discussion of options took place in the afternoon to identify areas of research. The following options were identified and need further research:

Increase enrollment of Medicaid eligible children; focus on enrolling young adults by examining ways to enroll those attending college

Small group reform that 1) increases plan design options and 2) increases carrier competition

Optimize affordability of small groups to promote insuring more people

Examine broader pooling concepts for individual and small group markets

Look at the components of the Maine health insurance reform

Examine possibilities of expanding resources for BHP and Medicaid

Risk pool for major medical insurance

Examine incentives for healthier behaviors

Tort reform/defensive medicine/decreasing medical errors/possible insurance reform within medical malpractice

Commissioner Kreidler closed the meeting asking the task force members to think about what is ultimately driving the system and what causes unaffordable premiums and the number of uninsured individuals. He wants the task force to look at the big picture and what each of them is willing to do.

OPEN MICROPHONE

Vicki Wilson with the Governor's Policy Office and Director of the State Planning Grant on Access to Health Insurance spoke about the research and policy options performed under the grant. The website will be shared with the task force members.

The meeting adjourned at 4:30pm.

Respectfully submitted, Valerie Gerst  
August 20, 2003